

In re:
Sean Francis Karkoska
Debtor

Case No. 18-14366-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 18, 2021

User: admin
Form ID: 138NEW

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2021:

Recip ID	Recipient Name and Address
db	+++ Sean Francis Karkoska, 1121 Wendler Circle, Pottstown, PA 19465-1011
14184428	+ CCAP Auto Lease LTD, P.O. Box 961275, Fort Worth, TX 76161-0275
14131603	+ Chrysler Capital, Attn: Bankruptcy Dept., P.O. Box 961278, Fort Worth, TX 76161-0278
14131607	+ Home Furnish (The Dump), 5324 Virgina Beach Road, Virginia Beach, VA 23462-1828
14131610	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Financial Services, P.O. Box 5855, Carol Stream, IL 60197
14181591	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 19 2021 01:59:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 19 2021 01:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 19 2021 01:59:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14131600	Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 19 2021 01:53:12	Capital One Bank (USA), N.A., Bankruptcy Claims Servicer, P.O. Box 30285, Salt Lake City, UT 84130-0285
14173171	Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 19 2021 01:55:02	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14131602	Email/Text: bk.notifications@jpmchase.com	May 19 2021 01:49:00	Chase Auto Finance, P.O. Box 901076, Fort Worth, TX 76101-2076
14131604	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 19 2021 01:49:00	Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
14131605	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 19 2021 01:49:00	Comenity Bank/Kay Jewelers, P.O. Box 182789, Columbus, OH 43218-2789
14131606	+ Email/Text: bankruptcy@gatewayloan.com	May 19 2021 01:59:00	Gateway Mortgage Group, 244 South Gateway Place, Jenks, OK 74037-3460
14131608	Email/Text: sbse.cio.bnc.mail@irs.gov	May 19 2021 01:49:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14191452	Email/PDF: ais.chase.ebn@americaninfosource.com	May 19 2021 01:55:00	JPMorgan Chase Bank, N.A., P.O. Box 901032, Ft. Worth, TX 76101-2032
14131601	Email/PDF: ais.chase.ebn@americaninfosource.com	May 19 2021 01:55:00	Chase, P.O. Box 15298, Wilmington, DE 19850

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14131609	+ Email/Text: key_bankruptcy_ebnc@keybank.com	May 19 2021 01:59:00	KeyBank, 4910 Tideman Road, Attn: Client Services, Cleveland, OH 44144-2338
14189185	Email/Text: bnc-quantum@quantum3group.com	May 19 2021 01:50:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14189186	Email/Text: bnc-quantum@quantum3group.com	May 19 2021 01:50:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14188072	*+	Gateway Mortgage Group, LLC, 244 South Gateway Place, Jenks, OK 74037-3460

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2021 at the address(es) listed below:

Name	Email Address
KEVIN G. MCDONALD	on behalf of Creditor GATEWAY MORTGAGE GROUP LLC bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor GATEWAY MORTGAGE GROUP LLC bkgroup@kmlawgroup.com
SARAH ELISABETH BARNGROVER	on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com
STANLEY E. LUONGO, JR.	on behalf of Debtor Sean Francis Karkoska stan.luongo@luongobellwoar.com nicole.werner@luongobellwoar.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Sean Francis Karkoska
Debtor(s)

Bankruptcy No: 18-14366-elf
Chapter: 13

NOTICE OF DEADLINES

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court
Timothy B. McGrath
Clerk of Court

Dated: 5/18/21